L&T Finance

L&T Finance Ltd. launches its flagship CSR projects, Digital Sakhi and Jalvaibhav 2.0 in Valsad, Gujarat

- Digital Sakhis will spread Digital Financial Literacy (DFL) to tribal communities, covering 2 Lakh beneficiaries in 87 villages
- Jalvaibhav 2.0 project will be implemented in ten villages, benefitting more than 5,000 farmers

Valsad, Gujarat, September 29, 2025: L&T Finance Ltd. (LTF), one of the leading Non-Banking Financial Companies (NBFCs) in the country, announced the launch of its flagship Corporate Social Responsibility projects, namely Digital Sakhi and Jalvaibhav 2.0, in the Kaprada block of the Valsad district of Gujarat.

Digital Sakhi project will onboard 50 rural women as Digital Sakhis who will spread DFL to tribal communities, covering 2 Lakh beneficiaries in 87 villages for a period of four years. Further, they will also identify and provide training and hand-holding to 300 rural women entrepreneurs, enabling them to expand and strengthen their existing micro-businesses.

The Jalvaibhav 2.0 project will address issues like water scarcity and soil conservation by implementing various initiatives like replenishment of existing and new water resources, promoting climate-smart agricultural and allied interventions, thereby positively impacting the income levels of over 5,000 farmers. The project will be implemented in ten villages in the same region. Both the projects are specifically designed to benefit the region's predominantly tribal population.

Speaking on this occasion, **Mr. Sudipta Roy**, **Managing Director & CEO of LTF,** said, "L&T Finance is committed to creating positive change in rural communities through our CSR initiatives. With Digital Sakhi, we are empowering women to lead a digital and financial transformation in their communities, while the Jalvaibhav 2.0 project significantly improves the livelihoods of farmers. These initiatives are not just a philanthropic endeavour; they're a fundamental part of our Company's strategy to create sustainable value for all stakeholders. By fostering socio-economic development, we believe we are directly contributing to the 'Viksit Bharat' vision and helping to build a prosperous environment for all."

Ms. Apurva Rathod, Company Secretary and Chief Sustainability Officer at LTF, said, "For the first time, we are entering Gujarat with the launch of two of our flagship CSR initiatives, Digital Sakhi and Jalvaibhav 2.0, within the same district of Valsad in an integrated manner. This approach allows us to create a synergistic effect, amplifying our impact on the community. By simultaneously addressing both digital and financial inclusion and climate impact management initiatives, we're not just uplifting lives; we're fostering holistic and sustainable development at scale."

Since its inception in 2017, the Digital Sakhi project has created a cadre of over 2,070 Digital Sakhis who have benefited over 57 lakh individuals and helped upskill over 17,000 women entrepreneurs. These efforts have enabled the convergence of social and government schemes of over Rs. 250 Crore.

The project is currently active in the states of Karnataka, Kerala, Tamil Nadu, Bihar, Uttar Pradesh, West Bengal, and Rajasthan. The program focuses on Sustainable Development Goal (SDG) 5 – Gender Equality, wherein women are identified from rural communities and trained extensively on DFL, leadership, and technology.

The Jalvaibhav project has covered 144 villages and benefitted over 65,000 farmers across Osmanabad, Latur, Solapur, Aurangabad, Jalna, Buldhana, and Kolar districts since 2015-16. The project focusses on enhancing livelihoods and improving the quality of life of tribal families through sustainable management of natural resources and capacity building of farmers. It includes the development of water resources and the strengthening of existing water potential, along with capacity-building initiatives that empower communities with modern agricultural practices and knowledge of the optimum and efficient use of available water.

About L&T Finance Ltd. (LTF):

L&T Finance Ltd. (LTF) (www.LTFINANCE.com) formerly known as L&T Finance Holdings Ltd., (LTFH) is a leading Non-Banking Financial Company (NBFC), offering a range of financial products and services. Headquartered in Mumbai, the Company has been rated 'AAA' — the highest credit rating — by four leading domestic rating agencies. S&P Global Ratings has recently upgraded LTF long-term Issuer Credit Rating to "BBB/Stable" from "BBB-/Positive" and short-term issuer credit rating to "A-2" from "A-3". Fitch Ratings has assigned LTF Long-Term Foreign and Local-Currency Issuer Default Ratings of "BBB-" with a Stable outlook. It has also received leadership scores and ratings by global and national Environmental, Social, and Governance (ESG) rating providers for its sustainability performance. The Company has been certified as a Great Place To Work® and has also won many prestigious awards for its flagship CSR project – "Digital Sakhi"- which focuses on women's empowerment and digital and financial inclusion. Under Right to Win, being in the 'right businesses' has helped the Company become one of the leading financiers in key Retail products. The Company is focused on creating a top-class, digitally enabled, Retail finance company as part of the Lakshya 2026 plan. The goal is to move the emphasis from product focus to customer focus and establish a robust Retail portfolio with quality assets, thus creating a Fintech@Scale while keeping ESG at the core. Fintech@Scale is one of the pillars of the Company's strategic roadmap - Lakshya 2026. The Company has over 2.6 Crore customer database, which is being leveraged to cross-sell, up-sell, and identify new customers.

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